IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| Application Number | 09/765.137 | Confirmation No.: | 7821 |
|--------------------|------------|-------------------|------|

Applicant : Adams

Filed : 01/18/2001

Title : Network Based Loan Approval and Document Origination

System

TC/Art Unit : 3691
Examiner: : Kazimi
Docket No. : JPM-052
Customer No. : 70813

MAIL STOP AMENDMENT

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT

In response to the Office Action dated August 8, 2008, please enter the following amendments:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.